

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 C.F.R. §1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 C.F.R. §1.135. The fee under 37 C.F.R. § 1.17 should be charged to our Deposit Account No. 15-0700.

AMENDMENTS

 X If checked, amendment(s) to the specification and/or claims are submitted herewith.

1. If checked, an abstract is submitted as the last page of Appendix A.

2. Claims:

Please add new claims 101-157 pursuant to 37 C.F.R. § 1.121(c)(i) as set forth in the "clean" version attached hereto as Appendix A. Entry is respectfully requested. A version with markings to show the changes made pursuant to 37 C.F.R. § 1.121(c)(ii) is attached hereto as Appendix B.

 If checked, the optional complete set of "clean" claims pursuant to 37 C.F.R. § 1.121(c)(3) is attached hereto as Appendix C.

APPENDIX A
"Clean" Version of Each Paragraph Section/Claim
37 C.F.R. § 1.121(b)(ii) (i)

CLAIMS (with indication of amended or new):

(New) 101. A system for processing financial transactions comprising:
a plurality of financial transaction accounting systems;
a breakout processor;
a user terminal permitting an operator to enter transaction data sets into said breakout processor, each transaction data set comprising an account number and being associated with a respective one of said financial transaction accounting systems, at least two of said transaction data sets being associated with a different said financial transaction accounting system;
said breakout processor receiving said transaction data sets and determining, for each set, which financial accounting system said set is associated with as a function of said account number, said breakout processor sending each transaction data set to that said financial transaction accounting system with which it is associated.

(New) 102. The system according to Claim 101, wherein said breakout processor receives said transaction data sets from said user terminals across a first communication network and communicates with said financial transaction accounting systems across a second network.

(New) 103. The system according to Claim 101, wherein said breakout processor receives said transaction data sets from said user terminals and communicates with said financial transaction accounting systems via the same communication network.

(New) 104. The system according to Claim 101, further comprising a general ledger system communicating with said breakout processor.

(New) 105. The system according to Claim 104, wherein said breakout processor transmits accounting update data to said general ledger system, said accounting update data corresponding to at least a portion of said transaction data sets.

(New) 106. The system according to Claim 101, wherein each said user terminal comprises web browsing software such that, in the absence of any specific financial transaction processing software installed thereon and in accordance with programmatic instructions received by said user terminal from said breakout processor, said user terminal:

allows said operator to enter a group of said transaction data sets;

allows said operator to enter manually totaled information concerning said group of said transaction data sets; and

transmits said group of transaction data sets and said manually totaled information to said breakout processor.

(New) 107. The system according to claim 106, wherein said breakout processor only sends said transaction data sets to said financial transaction systems if said group was correctly entered.

5
(New) 108. The system according to Claim 107, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

(New) 109. The system according to Claim 108, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

(New) 110. The system according to Claim 109, wherein said manually totaled information includes a total monetary value of said data transaction sets.

(New) 111. The system according to Claim 107, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

(New) 112. The system according to Claim 111, wherein said manually totaled information includes a total monetary value of said data transaction sets.

(New) 113. The system according to Claim 107, wherein said breakout processor provides an indication to said user terminal that said group was correctly entered.

(New) 114. The system according to Claim 113, wherein said user terminal displays an icon indicating that said group was correctly entered.

(New) 115. The system according to Claim 101, wherein at least one of said transaction data sets includes electronic funds transfer data.

(New) 116. The system according to Claim 115, wherein said breakout processor communicates said electronic funds transfer data to an account processor having a corresponding demand deposit account.

(New) 117. The system according to claim 101, wherein said user terminal permits said operator to sequentially enter a group of said transaction data sets.

(New) 118. The system according to Claim 101, further comprising a report generation computer, said report generation computer preparing at least one report based on first record data received from said breakout processor and second record data received from at least one of said financial transaction accounting systems.

(New) 119. The system according to Claim 101, wherein at least one of said financial transaction accounting systems is a check writing system.

(New) 120. The system according to claim 101, wherein at least one of said financial transaction accounting systems is an accounts payable system.

(New) 121. A processing server communicating with a user terminal and a plurality of account processors across at least one communication network, said user terminal sending

respective groups of transaction data sets to said processing server as respective batches, said processing server comprising:

at least one memory having financial transaction processing software stored therein;

at least one central processing unit executing said processing software so as to:

receive a batch of transaction data sets from said at least one user terminal, at least two of said transaction data sets in said batch being associated with different account processors;

verify the accuracy of said received transaction data sets in said batch;

determine, for each verified transaction data set in said batch, which of said plurality of account processors said verified transaction data set is associated with as a function of said account number; and

for each verified transaction data set in said batch, transmitting transaction data comprising of at least a portion of said verified financial transaction data set to said associated account processor.

(New) 122. The server according to Claim 121, wherein each of said received financial transaction data sets further includes at least one of a payment reason and a payment type.

(New) 123. The server according to Claim 121, wherein said central processing unit verifies the accuracy of said received transaction data sets in said batch by comparing manually totaled information relating to said batch to information contained in said individual data transaction sets contained in said batch.

(New) 124. The server according to Claim 123, wherein said manually totaled information includes a total monetary value of said data transaction sets in said batch.

(New) 125. A system for processing financial transactions, said system comprising:

a plurality of financial transaction accounting systems;

a first processing server;

a user terminal permitting an operator to enter a group of transaction data sets and to send said group of transaction data sets to said first processing server, each transaction data set comprising an account number and being associated with a respective one of said financial

transaction accounting systems , at least two of said transaction data sets in said group being associated with a different said financial transaction accounting system;

said first processing server receiving said group of transaction data sets, determining if said group was correctly entered and, if so, transmitting said group as a group of transaction data sets to a second processing server; and

said second processing server determining for each transaction set in said group of transaction data sets, which financial transaction accounting system said set is associated with and sending each transaction data set in said group of transaction data sets to that said financial transaction accounting system with which it is associated.

(New) 126. A system according to Claim 125, wherein said user terminal comprises web browsing software such that, in the absence of any specific financial transaction processing software installed thereon, and in accordance with programmatic instructions received by said user terminal from said first processing server, said user terminal:

allows a user of said user terminal to enter said group of transaction data sets;

allows a user of said user terminal to enter manually totaled information concerning said group of transaction data sets; and

transmits said group of transaction data sets and said manually totaled information to said first processing server.

(New) 127. A system according to Claim 126, wherein said first processing server determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

(New) 128. The system according to Claim 127, wherein said first processing server determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

(New) 129. The system according to Claim 128, wherein said manually totaled information includes a total monetary value of said transaction data sets.

(New) 130. The system according to Claim 126, wherein said first processing server determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

(New) 131. The system according to Claim 130, wherein said manually totaled information includes a total monetary value of said transaction data sets.

(New) 132. The system according to claim 125, wherein said second processing server determines which financial transaction accounting system each of said transaction data sets is associated with as a function of said account number.

(New) 133. A system for processing financial transactions, said system comprising:
a plurality of financial transaction accounting systems;
a breakout processor;

a user terminal permitting an operator to enter transaction data sets into said breakout processor, each transaction data set comprising information concerning a payment made by a customer in connection with an associated one of said financial transaction accounting systems, and including information unique to said customer, at least two of said transaction data sets being associated with different said financial transaction accounting systems;

said breakout processor receiving said transaction data sets, determining, for each set, which financial transaction system said set is associated with as a function of said information which is unique to said customer and sending each transaction set to that said financial transaction accounting system with which it is associated.

(New) 134. The system of claim 133, wherein said unique information is an account number.

(New) 135. The system according to Claim 134, wherein said breakout processor receives said transaction data sets from said user terminal across a first communication network and communicates with said financial transaction accounting system across a second network.

(New) 136. The system according to Claim 134, wherein said breakout processor receives said transaction data sets from said user terminal and communicates with said financial transaction accounting system via the same communication network.

(New) 137. The system according to Claim 134, further comprising a general ledger system communicating with said breakout processor.

(New) 138. The system according to Claim 137, wherein said breakout processor transmits accounting update data to said general ledger system, said accounting update data corresponding to at least a portion of said transaction data sets.

(New) 139. The system according to Claim 134, wherein said user terminal comprises web browsing software such that, in the absence of any specific financial transaction processing software installed thereon and in accordance with programmatic instructions received by said user terminal from said breakout processor, said user terminal:

allows said operator to enter a group of said transaction data sets;

allows said operator to enter manually totaled information concerning said group of said transaction data sets; and

transmits said group of transaction data sets and said manually totaled information to said breakout processor.

(New) 140. The system according to claim 139, wherein said breakout processor only sends said transaction data sets to said financial transaction systems if said group was correctly entered.

(New) 141. The system according to Claim 140, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

(New) 142. The system according to Claim 141, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually

totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

(New) 143. The system according to Claim 142, wherein said manually totaled information includes a total monetary value of said data transaction sets.

(New) 144. The system according to Claim 140, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

(New) 145. The system according to Claim 144, wherein said manually totaled information includes a total monetary value of said data transaction sets.

C (New) 146. The system according to Claim 143, wherein said breakout processor provides an indication to said user terminal that said group was correctly entered.

(New) 147. The system according to Claim 146, wherein said user terminal displays an icon indicating that said group was correctly entered.

(New) 148. The system according to Claim 134, wherein at least one of said transaction data sets includes electronic funds transfer data.

(New) 149. The system according to Claim 148, wherein said breakout processor communicates said electronic funds transfer data to a financial transaction accounting system having a corresponding demand deposit account.

(New) 150. The system according to claim 134, wherein said user terminal permits said operator to sequentially enter a group of said transaction data sets.

(New) 151. The system according to Claim 134, further comprising a report generation computer, said report generation computer preparing at least one report based on first record data

received from said breakout processor and second record data received from at least one of said financial transaction accounting systems.

(New) 152. The system according to Claim 134, wherein at least one of said financial transaction accounting systems is a check writing system.

(New) 153. The system according to claim 134, wherein at least one of said financial transaction accounting systems is an accounts payable system.

(New) 154. A method for processing financial transactions in a financial processing system which includes a plurality of financial transaction accounting systems, a breakout server, and a user terminal permitting an operator to enter transaction data sets into said breakout server, each transaction data set being indicative of a respective financial transaction, each financial transaction being associated with a respective customer and a respective one of said financial transaction accounting systems, said process comprising, entering a group of transaction data sets using said user terminal, at least two of said financial transaction data sets in said group being associated with different ones of said financial transaction accounting systems, each said financial transaction data sets including information which is unique to said respective customer, said method comprising:

determining in said breakout server, for each of said financial transaction data sets in said group, which of said financial transaction accounting systems said financial transaction data set is associated with as a function of said unique information; and

forwarding each of said financial transaction data sets in said group to that respective financial transaction accounting system said financial data set is associated with.

(New) 155. The method of claim 154, wherein said unique information is a respective account number associated with each said financial transaction.

(New) 156. The method of claim 154, further including entering manually totaled information concerning said group of transaction data sets and wherein said financial transaction data sets in said group are forwarded to their respective financial transaction accounting systems

when the manually entered total agrees with a corresponding total determined by said breakout server.

(New) 157. The method of claim 155, wherein each of said transaction data sets includes a monetary amount and said manually entered total represents the total monetary amount of said transaction data sets.
